

Table I.D.2.a(1996) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,288	1,174	1,442	1,787	1,603	1,081	1,534	1,239
Industry group **								
Agric., fish., forest.	1,700	--	--	--	--	--	1,516	1,754
Mining	1,607	2,580 *	144 *	0	3,744 *	960 *	416 *	1,738 *
Construction	1,153 *	907 *	1,375	1,389	1,295 *	902	1,067	1,301
Manufacturing	966	1,075 *	859	1,540	1,152	806	1,466	898
Transp., commu., util.	881	1,553	2,270	1,519 *	1,916	609	1,954	783
Wholesale trade	1,376	1,116	1,212	2,091	1,616	1,126	1,437	1,357
Retail Trade	1,550	1,532	1,402	2,161	2,055	1,358	1,730	1,508
Fin., ins., real est.	1,450	1,702	1,961	1,872	1,163	1,438	2,007	1,392
Services	1,482	1,019	1,766	1,837	1,914	1,194	1,565	1,465
Unknown	0	0	0	0	0	0	0	0
Ownership								
For profit, incorporated	1,259	1,219	1,349	1,785	1,473	1,087	1,536	1,198
For profit, unincorporated	1,823	1,222	2,054	1,694	2,296	1,558	1,510	1,960
Nonprofit	1,341	900 *	2,115	1,812	1,780	1,025	1,653	1,315
Unknown	995	574 *	1,770 *	2,502	1,044	963	1,155	983
Age of firm								
Less than 5 years	1,591	1,047	1,587	2,407	1,045 *	1,138	1,649	1,506
5-9 years	1,650	1,440	1,577	1,826	1,920	1,185	1,629	1,690
10-19 years	1,636	1,265	1,487	1,519	2,463	1,206	1,428	1,824
20 or more years	1,371	1,068	1,367	1,662	1,653	1,164	1,443	1,355
Unknown	1,108	747 *	957 *	1,909	1,328	1,043	1,993	1,094
Multi/single status								
2 or more locations	1,176	1,277	1,421	1,572	1,491	1,081	1,769	1,163
1 location only	1,610	1,172	1,445	1,874	1,827	1,062 *	1,509	1,748
Percent full-time employees								
Less than 25%	1,878	2,501 *	920 *	2,636	2,449	1,226 *	2,267	1,752
25-49 %	1,447	1,312 *	2,039	1,772	1,653	1,301	1,581	1,421
50-74 %	1,573	1,563	1,134	2,076	2,099	1,335	1,644	1,559
75% or more	1,248	1,104	1,445	1,743	1,544	1,046	1,513	1,196
Union presence								
No union employees	1,522	1,270	1,484	1,960	1,682	1,301	1,631	1,486
Has union employees	680	351 *	814 *	761 *	939 *	627	690 *	679
Unknown	1,182	1,144	1,601	1,502	1,828	1,094	1,511	1,170
Percent low wage employees **								
50% or more low wage	2,013	1,157 *	1,509	2,885	1,849	1,817	2,581	1,824
Less than 50% low wage	1,262	1,160	1,422	1,702	1,488	973	1,446	1,201
Unknown	1,239	1,335	1,604	1,600	1,836	1,133	1,555	1,228

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.a(1996) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	39.69	89.90	43.43	106.34	85.83	49.72	61.52	50.37
Industry group **								
Agric., fish., forest.	325.11	--	--	--	--	--	443.64	363.34
Mining	460.89	815.87 *	45.54 *	0.00	1,175.13 *	300.38 *	261.21 *	638.40 *
Construction	126.86 *	314.20 *	305.20	284.67	419.63 *	208.04	153.31	254.08
Manufacturing	61.22	557.83 *	122.94	277.53	127.24	79.52	281.60	54.93
Transp., commu., util.	148.77	418.61	454.76	527.97 *	482.82	176.34	240.93	162.18
Wholesale trade	134.93	283.43	335.33	270.26	363.57	115.56	155.17	149.53
Retail Trade	65.04	132.28	134.46	244.49	143.10	112.50	126.07	94.00
Fin., ins., real est.	139.30	207.55	393.80	261.56	250.44	157.15	198.22	138.18
Services	93.68	116.43	153.54	79.45	120.50	94.72	111.38	104.42
Unknown	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ownership								
For profit, incorporated	31.50	104.21	88.02	107.95	114.34	40.64	69.52	45.67
For profit, unincorporated	136.26	286.71	431.56	347.85	287.16	226.76	242.76	147.03
Nonprofit	105.94	385.81 *	549.99	256.58	214.70	110.69	274.06	111.45
Unknown	138.07	309.20 *	587.25 *	618.55	242.13	159.97	296.48	148.94
Age of firm								
Less than 5 years	159.75	208.85	216.25	276.36	335.60 *	287.48	251.24	199.06
5-9 years	155.56	171.78	255.12	270.71	325.84	289.83	186.22	244.03
10-19 years	102.50	152.83	197.74	170.02	227.31	347.35	85.57	176.02
20 or more years	48.87	80.02	219.95	125.64	136.67	88.93	133.59	67.21
Unknown	40.45	309.52 *	320.23 *	268.35	108.83	55.65	250.72	40.77
Multi/single status								
2 or more locations	46.92	246.97	321.59	133.88	107.05	50.41	181.03	48.26
1 location only	43.61	93.65	52.25	117.52	107.21	366.65 *	59.38	45.78
Percent full-time employees								
Less than 25%	165.78	786.74 *	369.16 *	459.57	407.16	432.90 *	596.98	128.44
25-49 %	138.30	510.34 *	543.98	376.00	191.33	159.58	398.37	158.23
50-74 %	135.75	148.24	291.18	376.31	254.14	154.84	147.54	138.73
75% or more	46.29	100.73	57.12	92.72	99.16	58.77	73.18	57.98
Union presence								
No union employees	33.95	91.55	34.26	128.00	103.19	48.39	71.82	42.88
Has union employees	73.26	391.17 *	355.01 *	285.70 *	373.49 *	62.31	299.99 *	83.43
Unknown	105.17	218.33	332.77	411.23	179.34	103.52	194.51	107.00
Percent low wage employees **								
50% or more low wage	140.00	678.17 *	220.05	521.03	262.82	226.19	434.11	171.07
Less than 50% low wage	38.96	102.94	43.70	86.32	114.97	57.10	66.21	47.40
Unknown	75.96	230.34	326.63	290.87	171.56	67.32	181.05	78.85

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.